

## CLAIMS

What is claimed is:

1. An account management system comprising:  
  
an account management server for storing and operating on a plurality of accounts, each account including account user information and an account balance comprising a measurement of communication time,  
  
wherein the account manager is configured to transfer at least a portion of an account balance associated with a first account to a second account.
2. The system of claim 1, wherein the account user information comprising a plurality of shared users.
3. The system of claim 1, wherein the account balance comprises a total balance.
4. The system of claim 1, wherein the account balance comprises a plurality of balances for different account services.
5. The system of claim 1, wherein the account balance comprises a financial equivalent of communication time.

6. The system of claim 1, wherein the account management server converts communication time measurements into financial equivalents.
7. The system of claim 1, wherein the account management server tracks usage of each of the plurality of accounts and decrements the associated account balance as required.
8. The system of claim 1, wherein the account management server increments the associated account balance of the account as credits are received for that account.
9. The system of claim 8, wherein the account management server increments an account balance in response to receipt of one or more of: a bank credit, an airtime credit purchase, an account payment, and other financial input.
10. The system of claim 1, wherein each account further includes account authorization information for accessing the account and utilizing the account balance.
11. The system of claim 10, wherein the account authorization comprises one or more of a password, voice recognition, and system recognition.
12. The system of claim 10, wherein authorization comprises over-the-air authorization when a communication device is authenticated for use.

13. The system of claim 10, wherein authorization comprises keypad inputs recognized by the account management server.

14. The system of claim 10, further comprising a transaction point operatively coupled to the account management server for allowing users to manage various accounts.

15. An account management method comprising:

storing a plurality of accounts, each account including account user information and an account balance comprising a measurement of communication time; and

transferring of at least a portion of an account balance associated with a first account to a second account.

16. The method of claim 15, further comprising authorizing accessing an account for utilizing the account balance.

17. The method of claim 16, wherein authorizing comprises over-the-air authorization when a communication device is authenticated for use.

18. The method of claim 16, wherein authorizing comprises recognizing keypad inputs.

19. A computer program stored on a computer-readable medium, the program comprising instructions for:

storing and operating on a plurality of accounts, each account including account user information and an account balance comprising a measurement of communication time; and

authorizing a transfer of at least a portion of an account balance associated with a first account to a second account.

20. The program of claim 19, wherein the computer-readable medium comprises at least one of a disk, a device, and a propagated signal.